

Amendments to the Claims

**Claim 1 (Currently amended):** A method of using a negotiable instrument with ~~fraud~~ identity theft protection comprising:  
accepting a negotiable instrument having a pre-printed bar code from a writer, a photo identification, and a pre-printed signature;  
reading the bar code on the negotiable instrument and deriving personal identification information from the bar code ~~that would create an identity theft concern~~;  
comparing the personal identification information from the bar code with information provided by the writer;  
comparing the photo identification upon the negotiable instrument to the writer; and  
comparing the pre-printed signature upon the negotiable instrument to a signature placed by the writer upon the negotiable instrument.

**Claim 2 (Original):** The method of claim 1 wherein the personal information is from the group consisting of: home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

**Claim 3 (Original):** The method of claim 1 wherein the personal information from the bar code comprises a home address and telephone number.

**Claim 4 (Original):** The method of claim 3 wherein the personal identification information from the bar code further comprises a digital photograph of the writer.

Claim 5 (Original): The method of claim 4 wherein the personal identification information from the bar code further comprises a digital image of the writer's signature.

Claim 6 (Currently amended): A negotiable instrument with ~~fraud identity theft~~ protection, comprising:

a bank check;

a visible photo of a writer pre-printed upon the check;

a signature of the writer pre-printed upon the bank check for comparison by the writer; and

a pre-printed bar code hiding personal information about the writer ~~that would create an identity theft concern.~~

Claim 7 (Currently amended): The negotiable instrument ~~with fraud protection of~~ claim 6 wherein the personal information is from the group consisting of a home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

Claim 8 (Currently amended): The negotiable instrument ~~with fraud protection of~~ claim 6 wherein the personal information in the pre-printed bar code comprises a home address and telephone number.

Claim 9 (Currently amended): The negotiable instrument ~~with fraud protection of~~ claim 8 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.

| Claim 10 (Currently amended): The negotiable instrument ~~with fraud protection~~ of claim 9  
| wherein the personal information in the pre-printed bar code further comprises a digital image of  
| the writer's signature.

| Claim 11 (Currently amended): The negotiable instrument ~~with fraud protection~~ of claim 6  
| wherein the bar code is placed adjacent the visible photo of the writer.

| Claim 12 (Currently amended): A negotiable instrument with ~~fraud identity theft~~ protection,  
| comprising:  
| a bank check without any personal information visible; and  
| a pre-printed bar code having personal information about a writer including a home address and  
| telephone number.

| Claim 13 (Currently amended): The negotiable instrument ~~with fraud protection~~ of claim 12  
| wherein the personal information in the pre-printed bar code further comprises a digital  
| photograph of the writer.

| Claim 14 (Currently amended): The negotiable instrument ~~with fraud protection~~ of claim 12  
| wherein the personal information in the pre-printed bar code further comprises a digital image of  
| the writer's signature.

Claim 15 (Currently amended):      The negotiable instrument ~~with fraud protection of~~ claim 12  
wherein the personal information ~~is in~~ the pre-printed bar code further comprises a social security  
number of the writer.